. [§1325(a)(3)]

Case 10-01989-LA13 Filed 03/26/10 Doc 20 Pg. 2 of 2 CSD 1172 (Page 2) [10/17/05] The debtor is distributing less to the allowed unsecured creditors than they would receive under a Chapter 7 liquidation. 5. [§1325(a)(4)] П Objecting creditor has an allowed secured claim and objects because 6. I have not accepted the Plan. [§1325(a)(5)(A)], OR the Plan fails to provide for a retention of lien securing my claim and the value of the property to be distributed to me is less than the allowed amount of my claim. [§1325(a)(5)(B)] Amount of Claim Value of Property the debtor has failed to surrender to me the property securing my claim. [§1325(a)(5)(C)] The debtor has no ability to make the payments proposed by the Plan because 7. . [§1325(a)(6)]

The debtor has failed to apply all projected disposable income to Plan payments for a period of not less than three years. 8. [§1325(b)(1)(B)] The debtor has failed to begin making payments prescribed in the Plan within thirty (30) days of the filing of the Plan. 9. [§1326(a)(1)] П Other [cite applicable Code section or case authority]: 10. I have unsuccessfully attempted to resolve our objections at the §341 Meeting. I hereby certify under penalty of perjury that I have this date mailed a true copy of this Objection to Plan to the attorney for the debtor (or the debtor) and to the assigned Chapter 13 trustee as indicated below at the following addresses: Chapter 13 Trustee (select one): Attorney for Debtor (or Debtor: ☐ For EVEN numbered Chpt. 13 cases: For ODD numbered Chpt. 13 cases: David E. Britton DAVID L. SKELTON, TRUSTEE THOMAS H. BILLINGSLEA, JR., TRUSTEE 525 "B" Street, Suite 1430 Lockhart & Britton 530 "B" Street, Suite 1500 San Diego, CA 92101-4507 San Diego, CA 92101 7777 Alvarado Road, Suite 622 La Mesa, CA 91942 /s/ William G. Malcolm DATED: March 26, 2010 (Signature of (Attorney for) Moving Party) William G. Malcolm (Please Type or Print Name) 2112 Business Center Drive, Second Floor (Address) Irvine, CA 92612 (City, State, ZIP) (949) 252-9400 (Daytime Phone Number)